

EXHIBIT F

Lance Raphael

From: Mark D. Belongia [mbelongia@belongiashapiro.com]
Sent: Friday, July 11, 2008 12:21 PM
To: Lance Raphael; mbelongia@mdb-law.com
Cc: Stacy Bardo; Allison Krumhorn; Paralegal2 ; nsinn@mdb-law.com
Subject: RE: Flores v. Diamond Bank

Lance,

We also spoke with Mr. Ligas yesterday. He was informed that his deposition is mandatory. He stated we would cooperate and would provide us his counsel's information shortly. I will obtain possible dates for his deposition which are agreeable on your calendar. I will contact you early next week with this information.

MDB

From: Lance Raphael [mailto:lance@caclawyers.com]
Sent: Friday, July 11, 2008 9:46 AM
To: mbelongia@mdb-law.com
Cc: Stacy Bardo; Allison Krumhorn; Paralegal2 ; nsinn@mdb-law.com
Subject: Flores v. Diamond Bank

Mark D. Belongia
Belongia & Shapiro, LLP
53 W. Jackson Blvd, Suite 315
Chicago, IL 60604

Mark:

We have the deposition of Ligas set up for the 16th. Our process server reports him served. I called and spoke with him 10 minutes ago. He is a very uncooperative person. No surprise considering the trouble he gave you. He says he called my office to tell them he is not available for the 16th. We never received any such call.

I said well when are you available and he would not give me any answer other than to say he needs to contact his lawyer to see when he is also available.

When I asked for the name of his lawyer, he said "it is none of your business, I have two possible lawyers and I have not decided which one I may use."

I proceeded to tell him that he has a valid court subpoena which he must appear at or come to an agreement as to a different date. I told him that if he would not appear or provide a different firm date I would be issuing a rule to show cause as to why he should not be held in contempt of court for failure to appear.

He said "it sound like you are harassing me" and then told me to go ahead and follow through on my "threat." So to that end, I feel I have to file a petition for a rule to show cause or in the alternative to bar Mr. Ligas from testifying in the case or in support of your motion to dismiss.

I am letting you know all this so that you have an adequate opportunity to convince your witness to start cooperating in the case and to also let you know the deposition will not proceed at this point.

Lance A. Raphael
The Consumer Advocacy Center, P.C.
A private law firm devoted to protecting consumers' rights
180 West Washington
Suite 700

7/25/2008

Chicago, IL 60602-2318

Phone: 312-782-5808

Fax: 312-377-9930

CONFIDENTIALITY NOTICE: This e-mail transmission, and any documents, files or previous e-mail messages attached to it may contain confidential information that is legally privileged. If you are not the intended recipient, or a person responsible for delivering it to the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of any of the information contained in or attached to this transmission is STRICTLY PROHIBITED. If you have received this transmission in error, please immediately notify me by reply e-mail, by forwarding this to lance@caclawyers.com or by telephone at 312-782-5808 and destroy the original transmission and its attachments without reading or saving in any manner. The CAC is a private law firm. It is not, and is not affiliated with, any not-for-profit, governmental or public interest organization.

"It's the action, not the fruit of the action that's important. You have to do the right thing. It may not be in your power, may not be in your time, that there'll be any fruit. That does not mean you stop doing the right thing. You may never know what results come from your action. But if you do nothing, there will be no results." ~Mahatma Gandhi